



ready.**save**.grow.

## PUT YOUR MONEY TO WORK AND WATCH YOUR SAVINGS GROW! *USE DIRECT DEPOSIT TO SAVE AUTOMATICALLY EACH PAY PERIOD WITH TREASURY SECURITIES.*

You know it's important to save, but do you know how easy it can be? The U.S. Department of the Treasury offers a unique way for you to save automatically each pay period so you can take control of your future. Whether you're just starting to save or supplementing your existing savings, TreasuryDirect Payroll Savings allows you to:

- Decide how much you want to set aside and gradually build your savings over time.
- Use direct deposit and recurring purchases to save with Treasury securities like U.S. Savings Bonds.

### Why save with Treasury securities?

Treasury securities are:

- **Affordable.** You can buy savings bonds for as little as \$25 or other Treasury securities starting at \$100. Plus, there are no fees for using TreasuryDirect – the Treasury Department's secure, online system.
- **Safe.** With Treasury securities, your principal is protected.
- **Convenient.** Buy and manage savings bonds and other Treasury securities with TreasuryDirect online, 24/7.

### Why use direct deposit?

Direct deposit helps you build your savings gradually and steadily over time. And, because the money is automatically applied directly toward your savings each pay period, there's less opportunity for you to be tempted to spend the money elsewhere.

### How do you participate?

Follow these three steps:



#### OPEN

a TreasuryDirect account



#### ASK

your employer to set up a payroll direct deposit to your TreasuryDirect account



#### MANAGE

your savings with TreasuryDirect

Visit [www.treasurydirect.gov/readysavegrow](http://www.treasurydirect.gov/readysavegrow) for step-by-step guides on opening a TreasuryDirect account and starting TreasuryDirect Payroll Savings.